



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [BANK OF HAWAII CORPORATION](#)

**City/State** [HONOLULU, HI](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [22,965,383](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BANK OF HAWAII CORPORATION](#)  
[130 MERCHANT STREET, 22ND FLOOR](#)  
[HONOLULU, HI 96813](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	301,779	318,324	419,597	436,585	408,043	-5.20	21.45
Income from lease financing receivables.....	3,861	4,456	2,788	7,734	7,644	-13.35	-24.20
Fully taxable income on loans and leases.....	305,321	322,401	421,891	443,813	415,390	-5.30	20.45
Tax-exempt income on loans and leases.....	319	379	494	506	297	-15.83	308.97
Estimated tax benefit on income on loans and leases.....	235	185	233	159	82	26.47	419.93
Income on loans and leases (tax equivalent).....	305,875	322,965	422,618	444,478	415,769	-5.29	20.61
Investment interest income (tax equivalent).....	92,931	98,589	128,322	145,861	139,550	-5.74	-7.47
Interest on balances due from depository institutions.....	788	800	916	3,594	3,757	-1.50	-61.99
Interest income on other earning assets.....	526	494	661	1,001	1,357	6.48	-0.94
Total interest income (tax equivalent).....	400,120	422,848	552,517	594,934	560,433	-5.37	12.19
Interest on time deposits of \$250K or more .....	3,327	11,007	12,863	23,763	17,816	-69.77	
Interest on time deposits < \$250K.....	1,592	3,285	4,100	5,673	4,087	-51.54	
Interest on foreign office deposits .....	528	1,454	1,730	3,888	1,914	-63.69	92.70
Interest on other deposits .....	6,871	12,359	14,273	35,050	17,326	-44.40	73.60
Interest on other borrowings and trading liabilities.....	11,187	13,180	17,136	21,308	22,678	-15.12	-47.10
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	23,505	41,285	50,102	89,682	63,821	-43.07	-22.54
Net interest income (tax equivalent).....	376,615	381,563	502,415	505,252	496,612	-1.30	15.42
Non-interest income.....	133,539	125,822	169,706	181,979	167,322	6.13	-2.24
Adjusted operating income (tax equivalent) .....	510,154	507,385	672,121	687,231	663,934	0.55	10.21
Overhead expense.....	301,508	276,702	373,923	379,189	371,175	8.96	14.14
Provision for credit losses.....	-40,800	102,600	117,800	16,000	13,425		
Securities gains (losses) .....	-40	11,125	9,932	-3,986	-3,938		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	249,406	139,208	190,330	288,056	275,396	79.16	20.03
Applicable income taxes .....	59,035	26,731	35,320	59,913	50,624	120.85	-3.04
Tax equivalent adjustments .....	836	987	1,206	2,230	5,170	-15.30	-90.67
Applicable income taxes (tax equivalent).....	59,871	27,718	36,526	62,143	55,794	116.00	-14.28
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	189,535	111,490	153,804	225,913	219,602	70.00	37.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	189,535	111,490	153,804	225,913	219,602	70.00	37.40
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	189,535	111,490	153,804	225,913	219,602	70.00	37.40
Investment securities income (tax equivalent).....	92,931	98,589	128,322	145,861	139,550	-5.74	-7.47
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,851	5,639	6,327	17,231	16,579	-67.18	-79.12
Mortgage-backed securities .....	84,027	84,542	111,466	109,451	90,086	-0.61	37.75
All other securities .....	7,053	8,408	10,529	19,179	32,885	-16.11	-76.93
Cash dividends declared.....	83,435	80,536	107,434	105,478	98,496	3.60	37.54
Common .....	82,429	80,536	107,434	105,478	98,496	2.35	35.88
Preferred .....	1,006	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.



## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	133,539	125,822	169,706	181,979	167,322
Fiduciary activities income .....	34,911	33,271	44,872	45,847	45,150
Service charges on deposit accounts - domestic .....	19,611	18,463	25,017	30,897	29,656
Trading revenue.....	5,929	13,472	17,414	9,588	4,089
Investment banking fees and commissions.....	5,237	5,172	6,660	8,688	8,956
Insurance activities revenue.....	637	644	871	2,417	1,145
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	3,008	-917	-2,020	3,148	4,138
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	22,005	10,594	11,888	10,539	3,762
Other non-interest income.....	42,201	45,123	65,004	70,855	70,426
Total overhead expenses .....	301,508	276,702	373,923	379,189	371,175
Personnel expense.....	172,140	159,745	211,043	219,338	215,953
Net occupancy expense.....	50,587	50,170	71,911	61,580	56,713
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	78,781	66,787	90,969	98,271	98,509
Fee income on mutual funds and annuities.....	3,075	3,186	4,011	6,289	6,585
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	962,807	1,131,154	1,121,512	1,349,791	1,326,098
Number of equivalent employees .....	2,049	2,038	2,022	2,124	2,122
Average personnel expense per employee.....	84.01	78.38	104.37	103.27	101.77
Average assets per employee.....	10,757.87	9,317.32	9,555.02	8,253.59	8,007.15

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	2.30	2.14	56	2.53	2.09	62	2.36	2.02	61	3.46	2.72	64	3.94	3.08	66
Overhead expenses / Net Interest Income + non-interest income .....	59.20	58.85	45	54.64	62.06	22	55.73	62.28	28	55.36	61.29	24	56.34	60.88	26
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.82	2.21	24	1.94	2.59	22	1.94	2.57	20	2.16	2.69	22	2.18	2.71	22
Personnel expense.....	1.04	1.23	27	1.12	1.30	30	1.09	1.30	27	1.25	1.41	34	1.27	1.44	31
Net occupancy expense.....	0.31	0.24	78	0.35	0.26	84	0.37	0.26	88	0.35	0.28	76	0.33	0.28	68
Other operating expenses.....	0.48	0.72	12	0.47	0.95	9	0.47	0.94	7	0.56	0.97	11	0.58	0.97	10
Overhead less non-interest income .....	1.02	1.08	38	1.06	1.27	34	1.06	1.25	35	1.12	1.32	31	1.20	1.38	32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	59.10	58.34	49	54.53	61.60	22	55.63	61.82	28	55.18	60.64	26	55.91	60.37	26
Personnel expense.....	33.74	32.89	50	31.48	32.31	39	31.40	32.36	39	31.92	32.39	46	32.53	32.51	44
Net occupancy expense.....	9.92	6.26	93	9.89	6.55	92	10.70	6.58	94	8.96	6.52	88	8.54	6.48	84
Other operating expenses.....	15.44	18.68	28	13.16	22.16	6	13.53	22.28	6	14.30	21.20	8	14.84	20.90	10
Total non-interest income .....	26.18	28.20	50	24.80	28.52	46	25.25	28.83	47	26.48	29.23	55	25.20	28.50	49
Fiduciary activities income .....	6.84	2.27	89	6.56	2.06	89	6.68	2.09	89	6.67	1.97	89	6.80	2.14	89
Service charges on domestic deposit accounts .....	3.84	3.25	59	3.64	3.23	58	3.72	3.27	59	4.50	3.88	59	4.47	4.15	54
Trading revenue.....	1.16	0.68	80	2.66	1.37	80	2.59	1.28	80	1.40	1.18	76	0.62	0.85	63
Investment banking fees and commissions.....	1.03	2.46	41	1.02	2.59	41	0.99	2.46	41	1.26	3.54	41	1.35	3.42	43
Insurance activities revenue.....	0.12	0.38	57	0.13	0.41	58	0.13	0.41	59	0.35	0.47	69	0.17	0.47	61
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	0.59	0.56	66	-0.18	-0.04	21	-0.30	0.01	17	0.46	0.28	76	0.62	0.65	63
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	4.31	3.64	66	2.09	3.74	51	1.77	3.92	44	1.53	1.86	53	0.57	1.61	42
Other non-interest income.....	8.27	9.39	53	8.89	9.49	55	9.67	9.65	60	10.31	10.04	65	10.61	9.86	64
Overhead less non-interest income .....	32.93	29.67	53	29.74	31.97	41	30.38	31.93	43	28.70	31.06	36	30.70	31.46	42
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.67	21.49	72	19.20	18.64	47	18.56	18.63	43	20.80	20.56	54	18.38	19.04	36
Applicable income tax + TE / Pretax net operating income + TE .....	24.01	23.11	65	19.91	22.16	27	19.19	21.18	26	21.57	23.23	34	20.26	21.56	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	9,366,771	8,763,188	9,053,504	8,437,287	7,980,125	6.89	40.82	
Commercial and industrial loans .....	998,818	1,345,461	1,306,378	867,305	847,688	-25.76	25.07	
Loans to individuals .....	1,045,592	1,042,511	1,022,694	1,112,631	1,029,296	0.30	37.78	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	3,710	9,678	9,537	961	891	-61.67	548.60	
Other loans and leases .....	690,086	649,784	644,727	612,994	604,799	6.20	22.64	
Less: Unearned income .....	10,262	17,014	14,255	1,224	3,038	-39.68	2.62	
Loans and leases, net of unearned income .....	12,094,715	11,793,608	12,022,585	11,029,954	10,459,761	2.55	38.03	
Less: Allowance for loan and lease losses .....	167,920	203,496	216,252	110,027	106,693	-17.48	61.41	
Net loans and leases .....	11,926,795	11,590,112	11,806,333	10,919,927	10,353,068	2.90	37.75	
Debt securities that reprice or mature in over 1 year .....	8,936,775	5,983,082	6,649,787	4,886,476	4,608,726	49.37	72.52	
Mutual funds and equity securities .....	0	0	0	0	0	0		
Subtotal .....	20,863,570	17,573,194	18,456,120	15,806,403	14,961,794	18.72	50.77	
Interest-bearing bank balances .....	424,251	740,757	334,668	259,553	201,888	-42.73	-5.55	
Federal funds sold and reverse repos .....	0	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	316,625	406,061	404,629	774,821	881,308	-22.03	-62.72	
Trading assets .....	102,439	152,193	144,630	69,092	45,593	-32.69	158.15	
Total earning assets .....	21,706,885	18,872,205	19,340,047	16,909,869	16,090,583	15.02	43.03	
Non-interest-bearing cash and due from depository institutions .....	231,711	260,167	279,420	299,105	324,081	-10.94	-2.66	
Premises, fixed assets, and leases .....	296,151	295,221	299,237	289,226	151,837	0.32	168.52	
Other real estate owned .....	2,332	2,332	2,332	2,737	1,356	0.00	33.49	
Investment in unconsolidated subsidiaries .....	2,490	5,702	4,100	8,329	12,160	-56.33	-76.19	
Intangible and other assets .....	725,814	673,862	678,515	586,230	563,957	7.71	37.77	
Total assets .....	22,965,383	20,109,489	20,603,651	18,095,496	17,143,974	14.20	42.96	
Quarterly average assets .....	22,976,252	19,663,633	20,314,918	17,802,027	17,017,194	16.85	44.34	
Average loans and leases (YTD) .....	12,027,880	11,530,224	11,610,433	10,708,673	10,056,126	4.32	45.98	
<b>Memoranda</b>								
Loans held-for-sale .....	21,965	0	82,565	39,062	10,987		-67.73	
Loans not held-for-sale .....	12,072,750	11,793,608	11,940,020	10,990,892	10,448,774	2.37	38.86	
Real estate loans secured by 1–4 family .....	5,907,365	5,606,435	5,759,824	5,556,164	5,315,316	5.37	35.41	
Commercial real estate loans .....	3,156,374	2,859,337	2,980,079	2,572,391	2,361,743	10.39	54.51	
Construction and land development .....	401,410	365,453	371,571	309,599	300,416	9.84	-2.37	
Multifamily .....	584,232	464,479	501,012	429,661	388,463	25.78	143.46	
Nonfarm nonresidential .....	2,170,732	2,029,405	2,107,496	1,833,131	1,672,864	6.96	55.97	
Real estate loans secured by farmland .....	2,576	2,687	2,677	2,727	4,777	-4.13	-19.53	
Total investment securities .....	9,253,400	6,389,143	7,054,416	5,661,297	5,490,034	44.83	53.47	
U.S. Treasury securities .....	132,216	63,616	8,421	275,531	354,095	107.83	-75.09	
US agency securities (excluding mortgage-backed securities) .....	145,668	181,350	174,386	242,122	391,485	-19.68	-65.53	
Municipal securities .....	54,323	100,805	58,603	109,909	798,598	-46.11	-94.22	
Mortgage-backed securities .....	8,512,185	5,806,147	6,576,370	4,682,439	3,625,450	46.61	128.38	
Asset-backed securities .....	0	0	0	0	0	0		
Other debt securities .....	409,008	237,225	236,636	351,296	320,406	72.41	0.09	
Mutual funds and equity securities .....	0	0	0	0	0	0		
Available-for-sale securities .....	4,353,520	3,190,313	3,791,689	2,619,003	2,007,942	36.46	96.68	
U.S. Treasury securities .....	751	1,111	921	1,155	972	-32.40	36.55	
US agency securities (excluding mortgage-backed securities) .....	145,668	181,350	174,386	242,122	391,485	-19.68	-65.53	
Municipal securities .....	21,069	46,804	24,840	55,098	563,996	-54.98	-96.98	
Mortgage-backed securities .....	3,798,157	2,736,594	3,366,937	1,984,307	828,349	38.79	360.82	
Asset-backed securities .....	0	0	0	0	0	0		
Other debt securities .....	387,875	224,454	224,605	336,321	223,140	72.81	44.16	
Mutual funds and equity securities .....	0	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	-4,117	89,838	85,966	20,587	-68,098			
Available-for-sale securities appreciation (depreciation) .....	-9,065	71,467	70,052	11,366	-14,215			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	3,468,919	3,852,093	3,582,212	2,617,156	2,253,696	-9.95	45.23	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,595,284	4,974,922	5,309,238	4,067,982	4,328,890	32.57	64.31
NOW, ATS and transaction accounts .....	4,570,770	3,645,898	3,853,365	2,963,627	2,845,989	25.37	73.77
Time deposits less brokered deposits < \$250K .....	367,118	419,903	405,222	465,866	434,119	-12.57	
MMDA and other savings accounts .....	7,181,575	6,401,691	6,400,152	6,009,740	5,187,449	12.18	42.99
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	18,714,747	15,442,414	15,967,977	13,507,215	12,796,447	21.19	57.41
Time deposits of \$250K or more .....	613,894	1,190,671	1,151,886	1,209,001	1,178,432	-48.44	
Foreign deposits .....	1,165,037	1,105,798	1,091,758	1,067,201	1,052,363	5.36	28.40
Federal funds purchased and repos .....	450,490	602,106	600,590	604,306	504,296	-25.18	-19.74
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	75,336	50,199		
Other borrowings w/remaining maturity over 1 year .....	10,414	60,502	60,481	118,439	85,643	-82.79	-96.11
Brokered deposits < \$250K .....	0	0	0	1,065	0		
Noncore funding .....	2,239,835	2,959,077	2,904,715	3,075,348	2,870,933	-24.31	-18.51
Trading liabilities .....	20,514	20,256	18,627	7,520	9,472	1.27	13.68
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	393,178	326,003	337,825	218,581	198,922	20.61	60.97
Total liabilities .....	21,368,274	18,747,750	19,229,144	16,808,664	15,875,774	13.98	43.41
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	175,487	0	0	0	0		
Common stock .....	580	580	580	579	577	0.00	0.69
Common surplus .....	602,854	588,632	591,360	582,566	571,704	2.42	9.80
Retained earnings .....	1,916,861	1,797,763	1,811,979	1,761,415	1,641,314	6.62	37.58
Accumulated other comprehensive income .....	-48,568	14,399	7,822	-31,112	-51,043		
Other equity capital components .....	-1,050,105	-1,039,635	-1,037,234	-1,026,616	-894,352		
Total holding company equity capital .....	1,597,109	1,361,739	1,374,507	1,286,832	1,268,200	17.28	37.23
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,597,109	1,361,739	1,374,507	1,286,832	1,268,200	17.28	37.23
Total liabilities and capital .....	22,965,383	20,109,489	20,603,651	18,095,496	17,143,974	14.20	42.96
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,111,693	5,428,567	5,749,612	4,489,525	4,739,596	31.00	60.25
Interest-bearing deposits .....	13,381,985	12,310,316	12,462,009	11,294,957	10,287,646	8.71	42.81
Total deposits .....	20,493,678	17,738,883	18,211,621	15,784,482	15,027,242	15.53	48.41
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,374,507	1,286,832	1,286,832	1,268,200	1,231,868		
Accounting restatements .....	0	3,632	3,632	0	0		
Net income .....	189,535	111,490	153,804	225,913	219,602		
Net sale of new perpetual preferred stock .....	175,487	0	0	0	0		
Net sale of new common stock .....	11,159	7,360	9,168	7,578	8,146		
Sale of treasury stock .....	9,658	5,347	7,577	8,337	7,919		
Less: Purchase of treasury stock .....	23,412	17,897	18,006	137,649	91,988		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	83,435	80,536	107,434	105,478	98,496		
Change in other comprehensive income .....	-56,390	45,511	38,934	19,931	-8,851		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,597,109	1,361,739	1,374,507	1,286,832	1,268,200		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	40.79	36.06	59	43.58	36.66	62	43.94	36.22	65	46.63	37.78	62	46.55	37.19	64
Commercial and industrial loans .....	4.35	11.11	13	6.69	14.40	14	6.34	13.52	14	4.79	12.02	16	4.94	12.85	14
Loans to individuals .....	4.55	3.60	71	5.18	3.57	69	4.96	3.40	68	6.15	4.20	70	6	4.31	68
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	37	0.05	0.20	52	0.05	0.19	55	0.01	0.24	33	0.01	0.30	31
Other loans and leases.....	3	4.26	51	3.23	4.66	48	3.13	4.63	48	3.39	5.01	44	3.53	5	42
Net loans and leases.....	51.93	58.81	26	57.64	63	24	57.30	61.58	28	60.35	63.77	30	60.39	63.98	26
Debt securities over 1 year.....	38.91	18.32	96	29.75	14.80	95	32.27	15.55	96	27	14.60	93	26.88	14.63	91
Mutual funds and equity securities .....	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	90.85	78.17	95	87.39	79.07	84	89.58	78.16	93	87.35	79.65	74	87.27	79.97	76
Interest-bearing bank balances .....	1.85	9.37	8	3.68	6.40	32	1.62	7.51	12	1.43	3.06	34	1.18	3.04	33
Federal funds sold and reverse repos .....	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	1.38	1.51	60	2.02	1.85	66	1.96	1.68	66	4.28	1.91	84	5.14	1.96	86
Trading assets .....	0.45	0.58	69	0.76	1.04	64	0.70	1.01	66	0.38	1.19	64	0.27	1.33	70
Total earning assets.....	94.52	91.57	82	93.85	90.87	83	93.87	91.05	81	93.45	89.53	88	93.86	89.74	87
Non-interest cash and due from depository institutions.....	1.01	0.99	48	1.29	1.03	71	1.36	1.07	75	1.65	1.14	84	1.89	1.21	87
Other real estate owned.....	0.01	0.01	59	0.01	0.03	45	0.01	0.02	49	0.02	0.03	43	0.01	0.04	25
All other assets.....	4.47	7.39	15	4.86	8.03	12	4.78	7.82	11	4.90	9.27	8	4.25	8.98	8
<b>Memoranda</b>															
Short-term investments .....	3.23	12.31	9	5.70	10.21	33	3.59	11.17	16	5.72	7.63	53	6.32	7.80	62
U.S. Treasury securities.....	0.58	1.18	61	0.32	0.91	60	0.04	0.84	44	1.52	1.03	71	2.07	1.04	77
US agency securities (excluding mortgage-backed securities) .....	0.63	0.75	62	0.90	0.59	71	0.85	0.63	71	1.34	0.54	81	2.28	0.69	86
Municipal securities .....	0.24	1.70	30	0.50	1.60	36	0.28	1.69	29	0.61	1.34	43	4.66	1.62	84
Mortgage-backed securities .....	37.07	13.46	98	28.87	11.20	97	31.92	11.75	97	25.88	11.44	96	21.15	11.13	92
Asset-backed securities .....	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	1.78	0.51	86	1.18	0.40	83	1.15	0.42	81	1.94	0.39	91	1.87	0.41	91
Loans held-for-sale.....	0.10	0.50	38	0	0.52	6	0.40	0.52	52	0.22	0.39	50	0.06	0.30	35
Loans held for investment .....	52.57	58.34	30	58.65	63.22	25	57.95	61.72	29	60.74	63.50	31	60.95	63.93	28
Real estate loans secured by 1–4 family .....	25.72	11.57	91	27.88	12.28	93	27.96	11.91	93	30.70	13.29	93	31	13.46	94
Revolving .....	3.83	1.44	93	4.51	1.72	93	4.46	1.66	94	5.36	2.07	92	5.96	2.27	94
Closed-end, secured by first liens .....	20.61	9.73	88	21.60	10.10	90	21.89	9.81	91	23.22	10.69	92	22.92	10.57	91
Closed-end, secured by junior liens .....	1.29	0.19	95	1.77	0.24	96	1.61	0.22	96	2.13	0.28	95	2.12	0.31	95
Commercial real estate loans .....	13.74	22.35	27	14.22	22.30	29	14.46	22.22	27	14.22	22.23	33	13.78	21.58	32
Construction and land development .....	1.75	3.40	32	1.82	3.47	34	1.80	3.40	34	1.71	3.44	36	1.75	3.51	36
Multifamily.....	2.54	3.32	53	2.31	3.10	45	2.43	3.12	48	2.37	3.01	47	2.27	2.72	50
Nonfarm nonresidential .....	9.45	14.65	30	10.09	14.72	32	10.23	14.72	31	10.13	14.69	35	9.76	14.44	35
Real estate loans secured by farmland.....	0.01	0.35	30	0.01	0.33	31	0.01	0.33	31	0.02	0.36	32	0.03	0.41	42





## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			2,787,123	2,713,937	2,666,285
Commit: Secured commercial real estate loans .....	361,643	285,819	294,524	282,857	265,222
Commit: Unsecured real estate loans .....	3,311	8,580	6,198	14,588	6,307
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	127,532	106,858	102,140	82,403	63,966
Standby letters of credit .....	16,715	12,394	10,511	16,981	9,411
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	5,931	8,578	8,204	488	1,787
Credit derivatives - notional amount (holding company as guarantor) .....	1,694	2,668	2,437	1,608	757
Credit derivative contracts w/ purchased credit protection-investment grade..	7,625	11,246	10,641	2,096	2,544
Credit derivative contracts w/ purchased credit protection-noninvest grade...	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	60,163	62,492	158,759	82,735	34,102
Written options contracts (interest rate) .....	48,993	63,895	102,881	48,677	33,133
Purchased options contracts (interest rate).....	0	0	0	0	0
Interest rate swaps.....	2,880,971	2,551,464	2,725,555	1,604,777	1,010,068
Futures and forward foreign exchange .....	89,385	85,216	84,060	75,282	47,826
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	0
Purchased options contracts (commodity and other).....	0	0	0	0	0
Commodity and other swaps .....	135,735	121,854	133,286	114,499	80,746

### Percent of Total Assets

	BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....					13.53	22.01	18	15	23.52	20	15.55	24.05	26		
Standby letters of credit .....	0.56	0.66	58	0.53	0.72	52	0.50	0.71	48	0.46	0.84	41	0.37	0.92	31
Commercial and similar letters of credit .....	0.07	0.02	89	0.06	0.02	87	0.05	0.02	85	0.09	0.02	91	0.05	0.02	79
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.03	0.24	57	0.04	0.39	57	0.04	0.35	57	0	0.42	55	0.01	0.52	57
Credit derivatives - notional amount (holding company as beneficiary).....	0.01	0.18	60	0.01	0.33	61	0.01	0.30	59	0.01	0.52	59	0	0.75	60
Credit derivative contracts w/ purchased credit protection-investment grade..	0.03	0.18	72	0.06	0.24	73	0.05	0.25	72	0.01	0.30	69	0.01	0.52	68
Credit derivative contracts w/ purchased credit protection-noninvest grade...	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	14	47.31	45	14.35	51.49	37	15.55	48.62	39	10.64	68.47	28	7.03	65.81	28
Interest rate contracts .....	13.02	35.15	47	13.32	36.10	37	14.50	34.36	40	9.59	47.31	28	6.28	43.84	26
Interest rate futures and forward contracts .....	0.26	4.39	48	0.31	8.89	41	0.77	6.21	51	0.46	10.67	49	0.20	11.40	43
Written options contracts (interest rate) .....	0.21	1.69	34	0.32	2.33	32	0.50	2.18	41	0.27	2.47	40	0.19	2.16	39
Purchased options contracts (interest rate).....	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	12.54	20.27	51	12.69	20.71	47	13.23	20.83	48	8.87	28.86	31	5.89	26.74	31
Foreign exchange contracts .....	0.39	6.12	70	0.42	5.79	66	0.41	6.01	66	0.42	10.12	62	0.28	10.92	60
Futures and forward foreign exchange contracts .....	0.39	3.76	73	0.42	3.70	69	0.41	3.47	70	0.42	5.23	66	0.28	5.22	63
Written options contracts (foreign exchange).....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts.....	0.59	0.91	81	0.61	1.80	79	0.65	1.86	79	0.63	3.32	76	0.47	4.08	73
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other).....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other).....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0.59	0.30	85	0.61	0.31	84	0.65	0.32	84	0.63	0.38	82	0.47	0.40	84
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					24.01	42.82	27	25.34	45.53	30	26.51	44.93	31		

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	3,215,247	2,884,921	3,204,541	1,925,970	1,205,875
Interest rate contracts .....	2,990,127	2,677,851	2,987,195	1,736,189	1,077,303
Foreign exchange contracts .....	89,385	85,216	84,060	75,282	47,826
Equity, commodity, and other contracts .....	135,735	121,854	133,286	114,499	80,746
<b>Derivatives Position</b>					
Futures and forwards .....	149,548	147,708	242,819	158,017	81,928
Written options .....	48,993	63,895	102,881	48,677	33,133
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	48,993	63,895	102,881	48,677	33,133
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	3,016,706	2,673,318	2,858,841	1,719,276	1,090,814
Held for trading .....	3,106,091	2,758,534	2,942,901	1,794,558	1,138,640
Interest rate contracts .....	2,880,971	2,551,464	2,725,555	1,604,777	1,010,068
Foreign exchange contracts .....	89,385	85,216	84,060	75,282	47,826
Equity, commodity, and other contracts .....	135,735	121,854	133,286	114,499	80,746
Non-traded .....	109,156	126,387	261,640	131,412	67,235
Interest rate contracts .....	109,156	126,387	261,640	131,412	67,235
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	3,173,879	2,832,272	3,112,301	1,879,389	1,175,286
One year or less .....	378,007	397,081	481,051	329,591	167,547
Over 1 year to 5 years .....	570,310	508,959	514,487	537,927	383,911
Over 5 years .....	2,225,562	1,926,232	2,116,763	1,011,871	623,828
Gross negative fair value (absolute value) .....	20,527	20,480	19,367	7,725	9,837
Gross positive fair value .....	48,719	107,334	96,167	28,931	14,602
Held for trading .....	47,271	104,009	91,220	27,628	13,722
Non-traded .....	1,448	3,325	4,947	1,303	880
Current credit exposure on risk-based capital derivative contracts .....	47,510	104,047	91,243	27,655	13,742
Credit losses on derivative contracts .....	-81	185	129	47	-1
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	93	94.10	29	92.82	94.62	25	93.22	94.10	27	90.15	93.44	25	89.34	92.91	27
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	2.78	3.22	72	2.95	3.07	70	2.62	3.49	68	3.91	3.20	73	3.97	3.39	70
Foreign exchange contracts .....	4.22	1.21	83	4.22	1.18	82	4.16	1.17	83	5.95	1.64	83	6.70	1.93	86
Futures and forwards .....	4.65	12.59	46	5.12	14.59	45	7.58	14.05	51	8.20	13.49	54	6.79	12.78	51
Written options .....	1.52	7.18	32	2.21	8.60	33	3.21	8.18	37	2.53	5.91	45	2.75	6.60	43
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	1.52	6.91	33	2.21	8.13	35	3.21	7.73	40	2.53	5.10	47	2.75	5.49	48
Purchased options .....	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	93.83	71.71	70	92.67	67.37	75	89.21	68.76	66	89.27	69.75	66	90.46	70.34	64
Held for trading .....	96.61	40.70	84	95.62	43.02	84	91.84	43.53	76	93.18	44.16	75	94.42	46.31	76
Interest rate contracts .....	89.60	34.66	86	88.44	36.62	87	85.05	36.62	85	83.32	37.24	80	83.76	38.40	79
Foreign exchange contracts .....	2.78	1.55	79	2.95	1.45	82	2.62	1.60	77	3.91	1.60	82	3.97	1.85	80
Equity, commodity, and other contracts .....	4.22	0.61	87	4.22	0.68	86	4.16	0.68	87	5.95	0.83	87	6.70	1.14	90
Non-traded .....	3.39	59.30	15	4.38	56.98	15	8.16	56.47	23	6.82	55.84	25	5.58	53.69	23
Interest rate contracts .....	3.39	56.22	16	4.38	54.32	16	8.16	53.82	23	6.82	52.22	25	5.58	50.60	24
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	98.71	91.91	58	98.18	90.28	63	97.12	91.48	56	97.58	93.86	50	97.46	94.47	52
One year or less .....	11.76	27.90	39	13.76	31.66	43	15.01	32.05	43	17.11	32.17	42	13.89	32.51	40
Over 1 year to 5 years .....	17.74	29.78	32	17.64	27.15	38	16.05	27.06	34	27.93	30.45	50	31.84	31.16	52
Over 5 years .....	69.22	29.19	88	66.77	28.15	86	66.06	29.56	85	52.54	28.09	75	51.73	28.71	76
Gross negative fair value (absolute value) .....	0.64	1.18	32	0.71	1.65	37	0.60	1.55	31	0.40	0.83	37	0.82	0.72	58
Gross positive fair value .....	1.52	1.59	47	3.72	2.48	73	3	2.23	67	1.50	1.19	70	1.21	0.85	79
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	42	0.02	0.07	33	0.01	0.07	32	0.01	0.06	29	0.01	0.06	40
Gross positive fair value (X) .....	0.03	0.06	50	0.08	0.10	56	0.07	0.09	57	0.02	0.07	42	0.01	0.06	41
Held for trading (X) .....	0.03	0.05	63	0.08	0.07	67	0.07	0.07	66	0.02	0.06	56	0.01	0.05	55
Non-traded (X) .....	0	0.01	24	0	0.02	29	0	0.02	34	0	0.01	35	0	0.01	23
Current credit exposure (X) .....	0.03	0.05	57	0.08	0.07	61	0.07	0.06	60	0.02	0.05	45	0.01	0.04	51
Credit losses on derivative contracts .....	0	0	1	0.01	0	94	0.01	0	92	0	0	95	0	0	5
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.39	0.59	56	0.94	0.91	61	0.81	0.85	60	0.26	0.73	45	0.14	0.53	56

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	216,252	110,027	110,027	106,693	107,346
Gross losses .....	14,045	17,807	21,038	23,955	24,564
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	8,752	10,413	13,900	11,289	10,486
Net losses .....	5,293	7,394	7,138	12,666	14,078
Provision for loan and lease losses .....	-44,570	102,600	117,800	16,000	13,425
Adjustments .....	1,531	-1,737	-4,437	0	0
Ending balance .....	167,920	203,496	216,252	110,027	106,693
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.27	-0.12	17	0.72	0.66	63	0.61	0.51	68	0.09	0.15	39	0.08	0.14
Provision for loan and lease losses / Average loans and leases .....	-0.49	-0.21	17	1.19	1.06	66	1.01	0.82	71	0.15	0.24	40	0.13	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-842.06	-65.12	7	1,387.61	587.54	88	1,650.32	487.86	92	126.32	130.58	57	95.36	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.39	1.32	60	1.73	1.58	70	1.81	1.58	71	1	0.83	73	1.02	0.90
Allowance for loan and lease losses / Total loans and leases .....	1.39	1.30	61	1.73	1.55	71	1.80	1.55	72	1	0.81	73	1.02	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	23.79	17.40	74	20.64	11.29	82	30.30	11.58	88	8.69	8.03	70	7.58	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	918.20	330.05	90	1,248.90	301.93	93	1,339.10	299.17	94	633.07	218.72	91	921.83	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	621.97	271.93	90	786.12	249.38	94	810.08	244.34	96	426.69	151.73	92	588.13	160.51
Gross loan and lease losses / Average loans and leases .....	0.16	0.20	51	0.21	0.35	42	0.18	0.34	39	0.22	0.28	50	0.24	0.30
Recoveries / Average loans and leases .....	0.10	0.08	65	0.12	0.07	83	0.12	0.07	81	0.11	0.08	74	0.10	0.09
Net losses / Average loans and leases .....	0.06	0.12	39	0.09	0.28	29	0.06	0.27	20	0.12	0.21	44	0.14	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses .....	41.60	25.09	81	43.47	24.77	85	58.03	33.98	82	45.96	36.22	78	45.09	41.30
Earnings coverage of net loan and lease losses (X) .....	38.54	26.30	69	32.57	20.97	77	43	22.91	84	23.83	24.40	66	20.15	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	-0.03	0.02	15	-0.03	0.04	7	-0.04	0.04	4	-0.02	0.01	12	-0.03	0.02
Real estate loans secured by 1-4 family .....	-0.05	-0.01	20	-0.05	0.01	11	-0.05	0.01	9	-0.05	0.01	8	-0.03	0.01
Revolving .....	-0.13	-0.07	18	-0.20	0.01	8	-0.23	0.01	7	-0.04	0.02	15	-0.12	0.03
Closed-end .....	-0.03	-0.01	23	-0.02	0.01	25	-0.02	0	19	-0.05	0	6	-0.01	0.01
Commercial real estate loans .....	0	0.04	20	0	0.06	10	0	0.07	13	0.06	0.01	86	-0.01	0.01
Construction and land development .....	-0.03	0.01	22	-0.03	0	20	-0.01	0	34	-0.01	-0.01	38	-0.09	-0.03
1-4 family .....	-0.03	0	6	-0.03	0	9	-0.01	0	13	-0.01	0	14	-0.09	-0.01
Other .....	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02
Multifamily .....	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential .....	0	0.05	34	0	0.08	17	0	0.11	14	0.09	0.02	88	0	0.02
Owner-occupied .....	0	0.01	46	0	0.02	30	0	0.02	26	0.09	0.01	93	0	0.01
Other .....	0	0.04	37	0	0.05	30	0	0.08	24	0	0.01	40	0	0.01
Real estate loans secured by farmland .....	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans .....	0.07	0.19	40	-0.07	0.46	0	-0.06	0.47	0	-0.06	0.37	0	-0.06	0.31
Loans to individuals .....	0.89	0.72	67	1.29	1.25	66	1.09	1.13	64	1.31	1.17	62	1.61	1.16
Credit card loans .....				2.27			3.33			2.92			3.11	
Agricultural loans .....	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0
Other loans and leases .....	-0.02	0.09	10	0.04	0.14	52	0.01	0.15	44	0.03	0.15	47	0.01	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		19,599		13,587		25,924		56,743		33,962
90+ days past due loans and leases .....		8,710		9,592		10,546		8,406		6,567
Nonaccrual loans and leases .....		18,288		16,294		16,149		17,380		11,574
Total past due and nonaccrual loans and leases .....		46,597		39,473		52,619		82,529		52,103
Restructured 30–89 days past due .....		2,925		951		3,068		6,086		7,250
Restructured 90+ days past due .....		487		72		393		285		383
Restructured nonaccrual .....		9,437		4,262		4,021		5,671		4,875
Total restructured loans and leases .....		12,849		5,285		7,482		12,042		12,508
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		59,861		57,700		64,997		57,017		41,481
Other real estate owned .....		2,332		2,332		2,332		2,737		1,356
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.16	0.29	33	0.12	0.37	20	0.22	0.39	31	0.51
90+ days past due loans and leases .....	0.07	0.09	69	0.08	0.13	64	0.09	0.12	67	0.08
Nonaccrual loans and leases .....	0.15	0.54	10	0.14	0.66	6	0.13	0.66	5	0.16
90+ days past due and nonaccrual loans and leases .....	0.22	0.68	12	0.22	0.84	6	0.22	0.85	6	0.23
30–89 days past due restructured .....	0.02	0.01	83	0.01	0.01	69	0.03	0.01	81	0.06
90+ days past due restructured .....	0	0	78	0	0.01	66	0	0.01	73	0
Nonaccrual restructured .....	0.08	0.12	47	0.04	0.14	23	0.03	0.13	23	0.05
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.16	0.29	33	0.12	0.37	20	0.22	0.40	31	0.51
90+ days past due assets .....	0.07	0.09	69	0.08	0.13	64	0.09	0.12	67	0.08
Nonaccrual assets .....	0.15	0.55	10	0.14	0.67	6	0.13	0.67	5	0.16
30+ days past due and nonaccrual assets .....	0.39	1	11	0.33	1.25	6	0.44	1.29	6	0.75
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.12	0.40	12	0.13	0.52	8	0.13	0.52	8	0.14
90+ days past due and nonaccrual assets + other real estate owned .....	0.13	0.42	11	0.14	0.55	8	0.14	0.55	8	0.16
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.37	0.48	42	0.38	0.61	31	0.42	0.60	32	0.46
Allowance for loan and lease losses .....	49.96	67.85	42	38.01	66.38	25	40.20	66.66	26	75.90
Equity capital + allowance for loan and lease losses .....	4.75	4.12	68	4.94	5.10	50	5.47	4.97	61	5.98
Tier 1 capital + allowance for loan and lease losses .....	4.67	4.89	56	5.02	6.26	44	5.51	6.05	50	5.97
Loans and leases + other real estate owned .....	0.69	0.82	45	0.66	0.98	34	0.72	0.97	36	0.76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.08	0.25	20	0.09	0.35	20	0.14	0.39	19	0.22	0.38	33	0.17	0.42	19
	90+ days past due .....		0.08	0.12	72	0.10	0.17	71	0.09	0.16	68	0.07	0.16	58	0.06	0.22	55
	Nonaccrual.....		0.19	0.60	19	0.18	0.70	12	0.17	0.76	11	0.20	0.46	25	0.14	0.57	14
Commercial and industrial	30–89 days past due .....		0.20	0.24	56	0.02	0.24	11	0.02	0.23	9	1.07	0.31	90	0.21	0.30	46
	90+ days past due .....		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	28
	Nonaccrual.....		0.02	0.65	6	0.04	0.80	6	0.03	0.75	7	0.07	0.83	12	0.03	0.76	8
Individuals	30–89 days past due .....		0.96	0.60	77	0.48	0.74	39	1.19	0.83	77	2.26	0.83	88	1.77	0.84	87
	90+ days past due .....		0.09	0.08	69	0.04	0.11	49	0.20	0.14	73	0.22	0.17	71	0.14	0.16	66
	Nonaccrual.....		0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due .....			0.03			0.01			0			0				0
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due .....		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due .....		0	0	50	0	3.73	46	0	0	50	0	0.07	47			0.01
	90+ days past due .....		0	0	50	0	0	50	0	0	50	0	0	50			0
	Nonaccrual.....		0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44			0.06
Other loans and leases	30–89 days past due .....		0.05	0.11	56	0.05	0.14	54	0.08	0.18	56	0.55	0.20	81	0.09	0.17	51
	90+ days past due .....		0	0.01	33	0	0.01	31	0	0.01	33	0.01	0.01	76	0	0.01	31
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0.04	0.14	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	0.10	0.36	21	0.12	0.51	13	0.20	0.65	16	0.25	0.67	16	0.18	0.71	13
	90+ days past due .....	0.12	0.25	70	0.15	0.36	69	0.14	0.33	68	0.10	0.31	61	0.09	0.46	55
	Nonaccrual .....	0.16	0.76	13	0.13	0.91	8	0.12	0.89	9	0.13	0.73	9	0.16	0.86	12
Revolving	30–89 days past due .....	0.14	0.33	29	0.24	0.40	40	0.37	0.48	45	0.35	0.45	38	0.39	0.50	39
	90+ days past due .....	0.20	0.03	89	0.19	0.02	91	0.26	0.03	93	0.36	0.05	94	0.21	0.05	88
	Nonaccrual .....	0.43	1.05	37	0.34	1.28	23	0.36	1.13	26	0.31	1	25	0.31	1.17	25
Closed-end	30–89 days past due .....	0.09	0.36	23	0.10	0.52	14	0.17	0.65	10	0.22	0.70	17	0.13	0.75	10
	90+ days past due .....	0.11	0.27	70	0.15	0.41	67	0.12	0.38	64	0.05	0.35	52	0.06	0.53	49
Junior lien	Nonaccrual .....	0.12	0.71	10	0.08	0.89	6	0.08	0.87	8	0.10	0.70	9	0.12	0.84	8
	30–89 days past due .....	0.01	0.01	75	0.02	0.02	64	0.03	0.02	76	0.03	0.02	67	0	0.03	26
	90+ days past due .....	0.01	0	90	0.01	0	83	0.01	0	87	0	0	71	0.01	0	74
	Nonaccrual .....	0.01	0.04	34	0.01	0.05	29	0.01	0.04	30	0.01	0.04	25	0.01	0.06	29
Commercial real estate	30–89 days past due .....	0	0.16	4	0	0.21	5	0	0.26	4	0.14	0.18	51	0.11	0.17	38
	90+ days past due .....	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.11	0.48	19	0.13	0.53	14	0.12	0.62	12	0.16	0.23	41	0.02	0.28	15
Construction and development	30–89 days past due .....	0	0.15	18	0	0.24	13	0	0.28	11	0.23	0.28	61	0.67	0.21	88
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual .....	0	0.31	14	0.01	0.32	25	0	0.41	11	0.02	0.20	33	0.03	0.19	36
	30–89 days past due .....	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual .....	0	0.02	31	0.01	0.03	63	0	0.03	27	0.02	0.02	66	0.03	0.02	69
	30–89 days past due .....	0	0.10	21	0	0.17	16	0	0.22	13	0.23	0.20	72	0.67	0.13	91
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....	0	0.09	26	0	0.09	24	0	0.09	22	0.67	0.08	91	0	0.10	18
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0	0.12	5	0	0.21	7	0	0.23	6	0.01	0.14	13	0.03	0.17	16
	90+ days past due .....	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual .....	0.16	0.58	18	0.17	0.68	14	0.17	0.80	12	0.21	0.28	47	0.03	0.30	12
	30–89 days past due .....	0	0.04	10	0	0.07	7	0	0.07	8	0	0.07	8	0.03	0.09	28
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual .....	0	0.20	5	0	0.26	5	0	0.27	5	0	0.16	7	0	0.17	6
	30–89 days past due .....	0	0.07	11	0	0.13	12	0	0.14	11	0.01	0.07	25	0	0.07	8
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.16	0.31	44	0.17	0.36	46	0.17	0.44	38	0.21	0.10	81	0.03	0.13	28
Farmland	30–89 days past due .....	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	34.54	1.23	97
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.22	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	-446,671	-450,423	-445,294	-443,471	-322,071										
Retained earnings .....	1,928,962	1,817,640	1,835,729	1,761,415	1,641,314										
Accumulated other comprehensive income (AOCI) .....	-48,568	14,399	7,822	-31,112	-51,043										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,433,723	1,381,616	1,398,257	1,286,832	1,268,200										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	28,718	28,718	28,718	28,718	28,718										
Accumulated other comprehensive income-related adjustments .....	-48,567	14,399	7,822	-31,112	-51,043										
Other deductions from common equity tier 1 capital .....	-198	-198	-198	-198	-198										
Subtotal: .....	1,453,770	1,338,697	1,361,915	1,289,424	1,290,723										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,453,770	1,338,697	1,361,915	1,289,424	1,290,723										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	175,487	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	175,487	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	175,487	0	0	0	0										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	151,322	138,966	141,869	116,849	113,515										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....				0											
Tier 2 capital before deductions .....	151,322	138,966	141,869	116,849	113,515										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	151,322	138,966	141,869	116,849	113,515										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,780,579	1,477,663	1,503,784	1,406,273	1,404,238										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	22,988,353	19,683,510	20,338,668	17,802,027	17,017,194										
Less: Deductions from common equity tier 1 capital .....	28,718	28,718	28,718	28,718	28,718										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	22,959,635	19,654,792	20,309,950	17,773,309	16,988,476										
Total risk-weighted assets .....	12,093,010	11,068,888	11,295,077	10,589,061	9,878,904										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.02	12.59	46	12.09	12.26										
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29										
Tier 1 capital, column A .....	13.47	13.31	63	12.09	12.97										
Tier 1 capital, column B .....	0	0.33	46	0	0.33										
Total capital, column A .....	14.72	15.21	49	13.35	15.12										
Total capital, column B .....	0	0.36	46	0	0.38										
Tier 1 leverage .....	7.10	9.07	6	6.81	9.05										
Supplementary leverage ratio, advanced approaches HCs .....		6.90		8.70	9.13										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.02	12.59	46	12.09	12.26	52	12.06	12.35	51	12.18	12.11	55	13.07	12.09	73
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	13.47	13.31	63	12.09	12.97	39	12.06	13.08	37	12.18	12.78	43	13.07	12.85	64
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.72	15.21	49	13.35	15.12	22	13.31	15.23	17	13.28	14.36	39	14.21	14.45	61
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	7.10	9.07	6	6.81	9.05	3	6.71	9.13	3	7.25	9.76	4	7.60	9.71	6
Supplementary leverage ratio, advanced approaches HCs .....		6.90		8.70			8.72			7.41			7.31		



## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	315,932		325,273		323,300		333,610		306,762
Real estate loans.....	67,006		79,112		82,278		78,358		76,785
Commercial and industrial loans .....	869		1,461		1,239		1,680		979
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	28		30		30		16		0
Loans to individuals .....	242,648		241,614		236,797		252,125		227,322
Agricultural loans.....	26		0		0		0		0
Other foreign loans.....	1,220		1,658		1,622		861		890
Lease financing receivables.....	4,135		1,398		1,334		570		786
Debt securities .....	24,788		0		0		110,052		109,357
Interest-bearing bank balances .....	496		487		487		480		474
Total selected foreign assets .....	341,216		325,760		323,787		444,142		416,593
Total foreign deposits .....	1,165,037		1,105,798		1,091,758		1,067,201		1,052,363
Interest-bearing deposits .....	648,628		652,153		651,384		645,658		641,657
Non-interest-bearing deposits.....	516,409		453,645		440,374		421,543		410,706
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	8.17	0.63	95	8.40	0.88	95	8.34	0.87	95
Cost: Interest-bearing deposits.....	0.11	0.12	59	0.30	0.48	32	0.27	0.42	35
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....		0.18			6.51		5.18		27.03
Commercial and industrial loans .....		0.86			0.43		0.64		0.29
Foreign governments and institutions .....	0	0	50	0	0	50	0	0	50
<b>Growth Rates</b>									
Net loans and leases.....	2.87	-0.16	54	-0.66	-0.58	58	-3.09	-2.40	57
Total selected assets.....	4.74	3.36	59	-25.62	2.65	16	-27.10	2.04	17
Deposits .....	5.36	10.74	37	5.20	-1.43	38	2.30	3.46	40
								1.41	10.36
								1.41	36
								10.81	5
									70

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.08	0.22	0.17	0.30	0.54
Dollar Amount in Thousands					
	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		30,000	97,000	134,000	220,000	185,000	-69.07	-66.67
Dividends .....		30,000	97,000	134,000	220,000	185,000	-69.07	-66.67
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....						0		
Dividends .....						0		
Interest .....						0		
Management and service fees .....						0		
Other income .....						0		
Total income from subsidiaries .....		30,000	97,000	134,000	220,000	185,000	-69.07	-66.67
Securities gains (losses) .....		-732	13,563	13,336	-850	-819		
Other operating income .....		5	152	154	261	198	-96.71	-97.62
Total operating income .....		29,273	110,715	147,490	219,411	184,379	-73.56	-67.46
<b>Operating Expenses</b>								
Personnel expenses .....		574	568	758	768	734	1.06	17.62
Interest expense .....		0	0	0	0	0		
Other expenses .....		1,341	1,481	1,864	1,682	1,701	-9.45	20.05
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		1,915	2,049	2,622	2,450	2,435	-6.54	19.31
Income (loss) before taxes .....		27,358	108,666	144,868	216,961	181,944	-74.82	-69.03
Applicable income taxes (credit) .....		-1,312	2,559	2,395	-1,818	-2,229		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		28,670	106,107	142,473	218,779	184,173	-72.98	-68.12
Equity in undistributed income of subsidiaries .....		160,865	5,383	11,331	7,134	35,429	2888.39	235.11
Bank subsidiaries .....		160,865	5,383	11,331	7,134	35,429	2888.39	235.05
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		189,535	111,490	153,804	225,913	219,602	70.00	37.40
<b>Memoranda</b>								
Bank net income .....		190,865	102,383	145,331	227,134	220,429	86.42	38.30
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		





